

**Information to identify the case:**

Debtor 1 **Benjamen Wilson**  
First Name Middle Name Last Name

Debtor 2 **Shana Wilson**  
(Spouse, if filing)  
First Name Middle Name Last Name

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **11-22727-GLT**

Social Security number or ITIN **xxx-xx-0031**

EIN **---**

Social Security number or ITIN **xxx-xx-5187**

EIN **---**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Benjamen Wilson

Shana Wilson  
fka Shana Priester

9/13/16

**By the court:**

Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Benjamen Wilson  
Shana Wilson  
Debtors

Case No. 11-22727-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 56

Date Rcvd: Sep 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2016.

db/jdb +Benjamen Wilson, Shana Wilson, 178 Princeton Drive, Aliquippa, PA 15001-1539  
cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
51 East Bethpage Road, Plainview, NY 11803-4224  
14253179 +BCAT2014-9TT, Wilmington Savings Fund Society, FSB, c/o Shellpoint Mortgage Servicing,  
PO Box 10826, Greenville, SC 29603-0826  
13051137 +Berkheimer Tax Administrator, PO Box 995, 50 North Seventh Street, Bangor, PA 18013-1731  
13165429 +Berkheimer Tax Administrator, Agent for, Raccoon Twp & Hopewell ASD,  
50 North Seventh Street, Bangor, PA 18013-1731  
13051138 +Best Buy, HSBC Retail Services, PO Box 12798, Baltimore, MD 21217-5798  
13051141 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citi Mastercard, Processing Center, Des Moines, IA 50364-0001)  
13051143 Clearview FCU Visa, Customer Service, PO Box 31112, Tampa, FL 33631-3112  
13142031 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower,  
Pittsburgh, PA 15219  
13533700 Federal National Mortgage Association, c/o Seterus, PO Box 4128, Beaverton, OH 97076-4128  
13051145 Frontier Trust, PO Box 10399, Fargo, ND 58106-0399  
13051147 +GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
(address filed with court: Green Tree, PO Box 94710, Palatine, IL 60094-4710)  
13051148 +McCabe Weisberg & Conway P.C., 123 South Broad Street, Suite 2080,  
Philadelphia, PA 19109-1031  
13051149 National Gypsum Company, Retirement Service Center, Mac-d 1118-026,  
1525 West WT Harris Boulevard, Charlotte, NC 28262  
14204073 Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635,  
Wilkes-Barre, PA 18773-9635  
13051150 +Samuel J. Pasquarelli, Esq., Sherrard German & Kelly P.C., 28th Floor, PNC Plaza,  
620 Liberty Avenue, Pittsburgh, PA 15222-2722  
13051151 +Sharp Collections, Inc., 114 N. Mercer Avenue, PO Box 81, Sharpsville, PA 16150-0081  
13618534 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 14 2016 01:46:57 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
cr +EDI: BANKAMER.COM Sep 14 2016 01:38:00 BANK OF AMERICA, N.A., 2380 Performance dr,  
Richardson, TX 75082-4333  
cr +EDI: BASSASSOC.COM Sep 14 2016 01:38:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
cr +EDI: PRA.COM Sep 14 2016 01:38:00 PRA Receivables Management, LLC, P.O. Box 41067,  
Norfolk, VA 23541-1067  
cr EDI: RECOVERYCORP.COM Sep 14 2016 01:38:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
cr +E-mail/Text: vci.bkcy@wvccredit.com Sep 14 2016 01:47:13 VW Credit, Inc., PO BOX 829009,  
Dallas, TX 75382-9009  
cr +EDI: BASSASSOC.COM Sep 14 2016 01:38:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
13051136 EDI: BANKAMER.COM Sep 14 2016 01:38:00 Bank of America Home Loan Servicing, PO Box 15222,  
Wilmington, DE 19886-5222  
13721173 +EDI: BANKAMER.COM Sep 14 2016 01:38:00 Bank of America, N.A., 7105 Corporate Drive,  
Mail Code PTX-B-209, Plano, TX 75024-4100  
13051139 EDI: HFC.COM Sep 14 2016 01:38:00 Boscov's, PO Box 17642, Baltimore, MD 21297-1642  
13467440 +EDI: BASSASSOC.COM Sep 14 2016 01:38:00 Capital One, N.A., c/o Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
13402343 +EDI: BASSASSOC.COM Sep 14 2016 01:38:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd., Suite 200, Tucson AZ 85712-1083  
13091182 EDI: CHASE.COM Sep 14 2016 01:38:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145  
13051140 EDI: CHASE.COM Sep 14 2016 01:38:00 Chase Cardmember Services, PO Box 15153,  
Wilmington, DE 19886-5153  
13926000 +EDI: CHRM.COM Sep 14 2016 01:38:00 Chrysler Capital, P.O. Box 961275,  
Fort Worth, TX 76161-0275  
13051142 +E-mail/Text: bankruptcy@clearviewfcu.org Sep 14 2016 01:47:07 Clearview FCU,  
8805 University Boulevard, Moon Township, PA 15108-4212  
13051144 EDI: DISCOVER.COM Sep 14 2016 01:38:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
13057293 EDI: DISCOVER.COM Sep 14 2016 01:38:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
13433857 EDI: RMSC.COM Sep 14 2016 01:38:00 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
13135079 EDI: RESURGENT.COM Sep 14 2016 01:38:00 GE Money Bank, c/o B-Line, LLC, MS 550,  
PO Box 91121, Seattle, WA 98111-9221  
13051146 EDI: WFNNB.COM Sep 14 2016 01:38:00 Gander Mountain, PO Box 659569,  
San Antonio, TX 78265-9569

District/off: 0315-2

User: mgut  
Form ID: 3180W

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Total Noticed: 56

Date Rcvd: Sep 13, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13060277 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 14 2016 01:46:43  
Green Tree Consumer Discount Company, PO BOX 0049, Palatine, IL 60055-0049,  
Telephone number 60055-0049  
13081908 +EDI: BASSASSOC.COM Sep 14 2016 01:38:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
13294224 +E-mail/Text: bknotice@ncmllc.com Sep 14 2016 01:47:16 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
13273833 EDI: PRA.COM Sep 14 2016 01:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541  
13133844 EDI: PRA.COM Sep 14 2016 01:38:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13094892 EDI: RECOVERYCORP.COM Sep 14 2016 01:38:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13051152 EDI: URSI.COM Sep 14 2016 01:38:00 United Recovery Systems, PO Box 722910,  
Houston, TX 77272-2910  
13080482 E-mail/Text: vci.bkcy@wvcredit.com Sep 14 2016 01:47:13 V W Credit, Inc., PO Box 829009,  
Dallas, TX 75382-9009  
13051153 EDI: WFNNB.COM Sep 14 2016 01:38:00 Victoria's Secret, PO Box 659728,  
San Antonio, TX 78265-9728  
13051154 E-mail/Text: vci.bkcy@wvcredit.com Sep 14 2016 01:47:13 Volkswagen Credit, PO Box 17497,  
Baltimore, MD 21297-1497  
13069715 EDI: WFFC.COM Sep 14 2016 01:38:00 Wells Fargo Dealer Services, P O Box 19657,  
Irvine, CA 92623-9657  
13051155 EDI: WFFC.COM Sep 14 2016 01:38:00 Wells Fargo Dealer Services, PO Box 25341,  
Santa Ana, CA 92799-5341  
13051156 EDI: WFFC.COM Sep 14 2016 01:38:00 Wells Fargo Financial National Bank, PO Box 660431,  
Dallas, TX 75266-0431  
13062413 +EDI: WFFC.COM Sep 14 2016 01:38:00 Wells Fargo Financial National Bank, 4137 121st Street,  
Urbandale IA 50323-2310  
14046564 +E-mail/Text: Bankruptcy@wsfsbank.com Sep 14 2016 01:47:40  
Wilmington Savings Fund Society, FSB, 500 Delaware Avenue, 11th Floor,  
Wilmington, Delaware 19801-7405  
13118588 EDI: Q3G.COM Sep 14 2016 01:38:00 World Financial Network National Bank,  
Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788  
13051157 EDI: HFC.COM Sep 14 2016 01:38:00 Yamaha, HSBC Retail Services, PO Box 17602,  
Baltimore, MD 21297-1602

TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOM  
cr Duquesne Light Company  
cr Shellpoint Mortgage Servicing  
cr WILMINGTON SAVINGS FUND SOCIETY, FSB, doing busine  
13082510 BAC Home Loans Servicing, LP fka Countrywide Home  
cr\* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,  
Tucson, AZ 85712-1083  
cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
Memphis, TN 38125-1741

TOTALS: 5, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut  
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BOAT 2014-9TT agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Ann E. Swartz on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com  
J. Philip Colavincenzo on behalf of Joint Debtor Shana Wilson colavincenzolaw@verizon.net;colavincenzolawoffice@yahoo.com  
J. Philip Colavincenzo on behalf of Debtor Benjamen Wilson colavincenzolaw@verizon.net;colavincenzolawoffice@yahoo.com  
Margaret Gairo on behalf of Creditor BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP. ecfmail@mwc-law.com  
Martin A. Mooney on behalf of Creditor VW Credit, Inc. tshariff@schillerknapp.com, tshariff@ecf.courtdrive.com;kcollins@schillerknapp.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmeacf@chapter13trusteewdpa.com

TOTAL: 9